

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	
)	Bkcty. 15-24323-CMB
)	
FRANCIS J. CEHELKY and)	Chapter 13
LORRAINE A. CEHELKY,)	
)	
DEBTORS)	

FRANCIS J. CEHELKY and)	Doc. # _____
LORRAINE A. CEHELKY,)	
)	Related Doc. # 80 , 87
Movant,)	
)	Hearing Date: 11/29/17
v.)	
)	Hearing Time: 10:00 AM
FIRST COMMONWEALTH BANK,)	
)	
Respondent.)	

**CONSENT ORDER RESOLVING DEBTORS' OBJECTION TO NOTICE OF
MORTGAGE PAYMENT CHANGE**

AND NOW, to wit this 5th day of December, 2017, the Court being advised that the Movant and Respondents having amicably resolved the Notice of Mortgage Payment Change filed September 7, 2017 by Respondent, the objection thereto filed (Doc. # 80) by Movant, and the Respondent's Response to Movant's objection (Doc. # 82), it is hereby **ORDERED, ADJUDGED, DETERMINED, FOUND AND DECREED** as follows:

1. The escrow delinquency owed in connection with proof of claim # 17 in the Claims Register ("First Mortgage") attributable to the period between the Petition Date and the October 2017 payment equals \$772.45.

2. Said amount (\$772.45) shall be paid over twelve (12) months, starting with the January 2018 Trustee distribution payment through and including the December, 2018 First


Mortgage payment, by increasing the escrow component of the payment from \$712.94 to \$778.32. The foregoing results in a new total monthly contractual payment on the First Mortgage in the amount of \$1,914.37 during this time period.

3. The Debtors' monthly plan payment shall be increased by \$68.39/ month beginning December 2017 to fund this increase.

4. Absent a new Notice of Payment Change or other Order of Court (including a modified Plan), the Trustee will continue to pay First Commonwealth Bank \$1,914.37 per month after December, 2018.

5. Except as otherwise set forth above, all parties reserve their respective rights and remedies.

BY THE COURT:



CARLOTA M. BOHM
UNITED STATES BANKRUPTCY JUDGE

Consented to:

McGRATH McCALL, P.C.

STEIDL & STEINBERG

By: /s/ Gary W. Darr
Gary W. Darr, Esquire
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Attorneys for Respondent

By: /s/ Kenneth Steidl
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Attorneys for Movants

CHAPTER 13 TRUSTEE

By: /s/ Owen Katz
Owen Katz, Esquire
Attorney for Trustee

FILED
12/5/17 3:44 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Francis J. Cehelsky
Lorraine A. Cehelsky
Debtors

Case No. 15-24323-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db/jdb +Francis J. Cehelsky, Lorraine A. Cehelsky, 5 Wellington Court,
Mc Kees Rocks, PA 15136-1377

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Gary W. Darr on behalf of Creditor First Commonwealth Bank, successor by merger to Pittsburgh Home Savings Bank gdarr@lenderlaw.com
Gary W. Darr on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Lorraine A. Cehelsky
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com
Kenneth Steidl on behalf of Debtor Francis J. Cehelsky julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com
Martin A. Mooney on behalf of Creditor Financial Services Vehicle Trust
tshariff@schillerknapp.com, ahight@schillerknapp.com;kcollins@schillerknapp.com
Martin A. Mooney on behalf of Creditor BMW Financial Services NA, LLC
tshariff@schillerknapp.com, ahight@schillerknapp.com;kcollins@schillerknapp.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Roger P. Poorman on behalf of Creditor First Commonwealth Bank, successor by merger to Pittsburgh Home Savings Bank rpoorman@lenderlaw.com, sdorn@lenderlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Craig on behalf of Creditor JPMorgan Chase Bank N.A. ecfmil@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13